

REMARKS

This Amendment, filed in response to the Office Action mailed October 16, 2008, is believed to fully address all issues raised in the Action. Favorable reconsideration of the application is respectfully requested.

Claims Disposition

Claims 16-19, 21, 23 and 24 are all the claims pending in the application.

Upon the entry of the amendment, which is respectfully requested, claims 1-15, 20 and 22 are canceled without prejudice or disclaimer. Claims 16-18 are amended in order to more clearly set forth the claimed subject matter and incorporate the features of dependent claims. Claims 19, 23 and 24 are amended to correct claim dependency. No new matter is introduced.

Formal Matters

Applicant thanks the Examiner for accepting drawings filed April 9, 2008.

Applicant further thanks the Examiner for acknowledging applicant's claim for foreign priority. In this regard, Applicant respectfully requests the Examiner to check a proper box indicating a copy of the certified copy of the priority document is received.

Applicant thanks the Examiner for acknowledging and returning an initialed copy of SB/08 Form filed August 24, 2006.

Responses to Claim rejections under 35 U.S.C. § 103(a)

1. Rejections of Claims 1, 11, and 15

In the Action, claims 1, 11, and 15 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Ronen (US 5,845,267) in view of McNair (US 2001/0037297 A1). The

Office's detailed discussions of the references and claimed subject matter are provided on pages 3-4 of the Action, which are not repeated herein for the brevity purpose.

Without acquiescing or commenting on the rejections, Applicant cancels claim 1-15, rendering the rejection moot. Therefore, withdrawal of the rejection is respectfully requested.

2. Rejection of Claims 2-4, 8-9, 13-14, 16-18, and 22 over Ronen in view of Senez and McNair

In the Action, claims 2-4, 8-9, 13-14, 16-18, and 22 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Ronen (US 5,845,267) in view of Senez (US 7,200,551 B1) in further view of McNair (US 2001/0037297 A1). The detailed discussions of the rejection are proved on pages 4-10 of the Action, which are not repeated herein.

In the Action, claims 5-7, 12, and 19-21 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Ronen/McNair or Ronen/Senez/McNair in further view of Antognini et al. (hereinafter "Antognini"); (US 2002/0023055 A1). The detailed discussions of the rejection are proved on pages 10-12 of the Action, which are not repeated herein.

In the Action, claims 10 and 23 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Ronen/McNair or Ronen/Senez/McNair in further view of Kitchen et al. (hereinafter "Kitchen") (6,289,322 B). The detailed discussions of the rejection are proved on pages 10-12 of the Action, which are not repeated herein.

In the Action, claim 24 is rejected under 35 U.S.C. 103 (a) as being unpatentable over Ronen/McNair or Ronen/Senez/McNair in further view Budow et al. (hereinafter "Budow") (5,661,517). The detailed discussions of the rejection are proved on pages 13-14 of the Action, which are not repeated herein.

Regarding the rejections of claims 2-14, 20, and 22, Applicant respectfully submit that the cancellation of these claims renders the rejection moot.

Regarding the rejection of claims 16-19, 21, 23, and 24, Applicant respectfully traverse at least for the following reasons.

Claim 16 relates to a method for payment receipt comprising the step of "receiving payment information from a relay server", wherein the payer information is processed information on the payers who have completed a payment process, transmitted from a financial institution server, and processed by the relay server. However, the citations neither include nor suggest such a step.

While it appears that Senez discloses a method that a client receives a bill and conveniently pays his bill to financial institutions, Senez fails to teach or suggest a construction related to the relay server as recited in claim 16 of the present invention.

Although the Office asserts that the relay server was presented in FIG 1 of Senez, FIG. 1 of Senez merely depicts a biller server, a financial institution server, a bill processing server, and a clearing house (which the Office asserts to be equivalent to "the relay server" of the claims of the instant application). That is, Senez has the construction in which when the client selects the bill payment icon (24) presented in the client computer (18) so as to send the HTML form to the bill processing server (12), the bill processing server (12) debits the client's account by contacting a selected one of the financial institution servers (16). Thus, because the bill processing server merely relays information between the client computer and the financial institution servers, and the clearing house (11) only corresponds to a sub-server for facilitating debiting and crediting activities, neither of the bill processing server nor the clearing house

cannot implement a function of the relay server which processes payer information (or client information) provided from financial institutions.

Claim 16 of the present invention recites the relay server installed between the financial institution server and the biller server, and processes information. Neither of Ronen or Senez teaches or suggest such a relay server.

Furthermore, none of Ronen or Senez, or other references teach or suggest the steps of receiving payer information from the financial institutions and processing the same, and of in turn providing the processed information to the biller server.

Therefore, Applicant respectfully submits that claim 16 is patentable over Ronen in view of Senez and withdrawal of the rejection is respectfully requested.

Turning to the rejection of claims 17 and 18, Applicant traverses as follows. Claim 17 relates to the method for payment receipt comprising the steps of: extracting required information including information on payers and payment amount from a receipt management database for managing information on the payers who have to pay and the payment amount that the respective payers have to pay for a certain period of time; converting the extracted information into a two-dimensional (2D) code, making out a bill for payment with the converted 2D code attached thereto, transmitting the bill for payment to a payer receiver, and receiving payer information from a management server, wherein the payer information is re-processed information on the payers who have completed a payment process, the re-processed information being provided by the management server which re-processes firstly-processed information on the payers who have completed a payment process, and the firstly-processed information being provided by a relay server which processes information on the payers who have complete a payment process, which is received from the financial institution server. Claim 18 relates to a

method for payment receipt comprising the steps of: extracting required information including information on payers and payment amount from a receipt management database for managing information on the payers who have to pay and the payment amount that the respective payers have to pay for a certain period of time; converting the extracted information into a two-dimensional (2D) code, making out a bill for payment with the converted 2D code attached thereto, transmitting the bill for payment to a payer receiver, receiving payer information from a relay server, wherein the payer information is firstly-processed information on the payers who have completed a payment process, transmitted from a financial institution server, and firstly-processed by the relay server, providing the firstly-processed payer information received from the relay server to a management server, and receiving re-processed payer information from the management server, wherein the re-processed payer information is provided by the management server which re-processes the firstly-processed payer information.

The combination of Ronen and Senez fails to teach all and every elements or limitations of the subject matter recited in claim 17 or claim 18.

As discussed above with respect to claim 16, Senez fails to teach a relay server which can process information provided from financial institution servers, and cannot implement a construction including such a relay server as recited in claims 17 and 18, because the system taught by Senez has totally different configuration.

Furthermore, Applicant respectfully submit that Ronen, which is characterized by the Office as teaching "the transaction server (121) implements the step of authenticating the user in association with the billing server (126)," fails to teach the management server of claim 17 and claim 18 that re-processes the firstly-processed payer information provided from the relay server and then provides the re-processed payer information to the biller server.

In brief, Ronen and Senez, either alone or in combination, fails to disclose or suggest either the relay server or the management server of claim 17 and claim 18. Also, neither of them teaches or suggests the steps of “using the relay server and the management server, two-stage processing the payer information provided from the financial institution servers and in turn providing the processed information to the biller server.”

Therefore, it is believed that the rejection of claims 17 and 18 is not sustainable and its withdrawal is respectfully requested.

Furthermore, since Claims 19, 21, 23, and 24 are claims depending from any one of claims 16 to 18, they are allowable at least for their dependency from claims 16 -18.

Conclusion

In view of the above, reconsideration and allowance of this application are now believed to be in order, and such actions are hereby solicited. If any points remain in issue which the Examiner feels may be best resolved through a personal or telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below.

The USPTO is directed and authorized to charge all required fees, except for the Issue Fee and the Publication Fee, to Deposit Account No. 19-4880. Please also credit any overpayments to said Deposit Account.

Respectfully submitted,

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